

Information to identify the case:

Debtor 1	Brian S. Perkins	Social Security number or ITIN	xxx-xx-1680
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-16528-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian S. Perkins
aka Brian Perkins Sr., aka Brian Scott Perkins

6/4/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Brian S. Perkins
Debtor

Case No. 17-16528-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:

Recip ID	Recipient Name and Address
db	+ Brian S. Perkins, 210 Cooper Street, Beverly, NJ 08010-1210
aty	+ Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
lm	+ Rushmore Loan Management Services, LLC, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
516740225	ARS - Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079
516981059	+ Apex Asset Mgmt., LLC, POB 5407, Lancaster, PA 17606-5407
516740226	+ Lana Scardigli, 307 Brighton Court, Sicklerville, NJ 08081-2408
516740227	+ Milstead & Associates LLC, RE Milstead File # 204244-1, 1 E Stow Rd, Marlton, NJ 08053-3118
516740228	+ Nationwide Recovery Service, 7001 Peachtree Industrial Blvd, Suite 320, Norcross, GA 30092-6637
516740230	+ Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
516740231	+ Rushmore Loan Management Services, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
516740229	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Compliance and Enforcement, PO Box 245, Trenton, NJ 08695-0267
516740232	+ Select Physical Therapy, 220 Sunset Road, Willingboro, NJ 08046-1126
516740233	+ Stacey R. Perkins, 210 Cooper Street, Beverly, NJ 08010-1210
519120985	State of NJ, Div. of Taxation, 50 Barrack St., 9th Fl., POB 245, Trenton, NJ 08695-0297
519120984	Verizon, POB 1391, Southgate, MI 48195-0391
519120983	+ Virtua Health Systems, Attn: Patient Accounting, 2000 Crawford Place, Suite 100, Mount Laurel, NJ 08054-3920
517014780	+ Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519120986	EDI: IRS.COM	Jun 05 2021 00:23:00	Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
516740234	+ Email/Text: legal-dept@cooperhealth.edu	Jun 04 2021 21:17:30	The Cooper Health System, 3 Cooper Plz, Camden, NJ 08103-1438
516865835	+ EDI: AIS.COM	Jun 05 2021 00:23:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-3
Date Rcvd: Jun 04, 2021

User: admin
Form ID: 318

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Total Noticed: 22

516936610 *P++

STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245,
address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ
08695-0245

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Tiki Properties IV LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as trustee of Tiki Series IV Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, AS TRUSTEE FOR THE NORMANDY MORTGAGE LOAN TRUST, SERIES 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Linda S. Fossi	on behalf of Creditor US Bank Cust for PC5 Sterling lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Rebecca Ann Solarz	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2015-1 rsolarz@kmlawgroup.com
S. Daniel Hutchison	on behalf of Debtor Brian S. Perkins sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10